

# BEFORE ANY CONTRACT IS SIGNED MAKE SURE YOUR GOALS ARE ALIGNED

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## TOP 8 THINGS TO KNOW BEFORE HIRING YOUR NEXT CONTRACTOR:

### 1. GET MULTIPLE ESTIMATES

Get written estimates from at least three contractors. Be cautious of estimates that are too high or too low.

### 2. HIRE LOCAL, LICENSED CONTRACTORS

Local contractors are easier to contact if problems develop. Be suspicious of anyone who goes door-to-door or refuses to leave a contract overnight.

### 3. CHECK THEIR PAST WORK

Check references about the quality of their products, their workmanship and their customer service. Inquire about their professional reputation and years in business with the Better Business Bureau.

### 4. DON'T SIGN WITHOUT AN ESTIMATE

Some companies will ask you to sign the contract without giving you an estimate. Do not sign. Consider having a lawyer review the proposed contract for your protection.

### 5. GET EVERYTHING IN WRITING

Secure a comprehensive contract before work begins. Get everything in writing, and make sure the contract is clear and well written.

### 6. CHECK THEIR INSURANCE & BONDING

Make sure the contractor is properly insured and bonded. Ask the contractor for a certificate of insurance (COI). If the contractor is not insured, you may be liable for accidents that occur on your property.

### 7. TAKE YOUR TIME

Get multiple bids before making a decision. Don't be pressured into making an immediate decision, particularly with regard to signing a contract.

### 8. KEEP A JOB FILE

Keep your contract and all the supporting documents in one folder. Paperwork such as, plans and specifications, bills and invoices, and certificates of insurance, etc.

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Having the right insurance agent doesn't matter. Until it does.

# HAVE AN INSURANCE EMERGENCY? LET US TAKE CARE OF YOU

THE VILLAGES INSURANCE EMERGENCY RESPONSE TEAM IS HERE TO HELP

In addition to establishing the first notice of loss with the insurance company and ensuring that the claim process goes as smoothly as possible, we bring items such as: tarps, blankets and toiletries; even arranging shelter if necessary.



“

I am so impressed with how the 24/7 Emergency Response Team took care of my friends, even though they were not your clients. It wasn't just for show, the response team actually helped the home owners in their time of need.

-Happy client

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